

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Linda E. Spallone
Debtor

Case No. 17-04656-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Apr 14, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2022:

Recip ID	Recipient Name and Address
db	Linda E. Spallone, 620 N Church St, Hazleton, PA 18201-4256
cr	++ FAY SERVICING LLC, P O BOX 814609, DALLAS TX 75381-4609 address filed with court:, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
cr	+ SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Wilmington Savings Fund Society, FSB, et al., c/o Stern & Eisenberg, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
4990526	Doran & Doran PC, 69 Public Sq Ste 700, Wilkes-Barre, PA 18701-2588
4990527	++ FAY SERVICING LLC, P O BOX 814609, DALLAS TX 75381-4609 address filed with court:, Fay Servicing, PO Box 809441, Chicago, IL 60680-9441
4990528	First Access - Visa, PO Box 89028, Sioux Falls, SD 57109-9028
4990533	Phelan Hallinan Diamond & Jones LLP, 1617 John F Kennedy Blvd Ste 1400, Philadelphia, PA 19103-1814
4990534	Service Electric Cable TV, 380 Maplewood Drive, Hazle Township, PA 18202-8200
4990525	Spallone Linda E, 620 N Church St, Hazleton, PA 18201-4256
5361138	+ U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5361139	+ U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association as Serviced by Select Portfolio Servicing,
5035555	Wilmington Savings Fund Society,, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
5002441	+ Wilmington Savings Fund Society, FSB, c/o Michele A. De Witt, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933 San Diego, CA 92177-7921

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECF@fayservicing.com	Apr 14 2022 18:39:00	Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 14 2022 18:39:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
4990527	Email/Text: ECF@fayservicing.com	Apr 14 2022 18:39:00	Fay Servicing, PO Box 809441, Chicago, IL 60680-9441
4990529	+ EDI: AMINFOFP.COM	Apr 14 2022 22:48:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
4990530	EDI: IRS.COM	Apr 14 2022 22:49:00	Internal Revenue Service, Bankruptcy Section, PO Box 7346, Philadelphia, PA 19101-7346
4990531	EDI: JEFFERSONCAP.COM	Apr 14 2022 22:48:00	Jefferson Capital Systems, 16 McLeland Rd, Saint Cloud, MN 56303-2198
5034298	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 14 2022 18:39:08	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4990532	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 14 2022 18:38:50	Merrick Bank Corp, 10705 S Jordan Gtwy Ste 200, South Jordan, UT 84095-3977
4990821	+ EDI: RECOVERYCORP.COM	Apr 14 2022 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5012688	+ EDI: JEFFERSONCAP.COM		

		Apr 14 2022 22:48:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
4990535	EDI: PRATHEBUR		
		Apr 14 2022 22:48:00	The Bureaus Inc, 650 Dundee Rd Ste 370, Northbrook, IL 60062-2757
5361138	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Apr 14 2022 18:39:00	U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
5361139	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Apr 14 2022 18:39:00	U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association as, Serviced by Select Portfolio Servicing,
4990536	Email/Text: bkrcy@ugi.com		
		Apr 14 2022 18:39:00	UGI, PO Box 13009, Reading, PA 19612-3009
5008512	EDI: AIS.COM		
		Apr 14 2022 22:48:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5035555	Email/Text: ECF@fayservicing.com		
		Apr 14 2022 18:39:00	Wilmington Savings Fund Society., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
TOTAL: 16			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Jerome B Blank	on behalf of Creditor Fay Servicing LLC As Servicer For Wilmington Savings Fund Society, Et. Al. pamb@fedphe.com
John H. Doran	on behalf of Debtor 1 Linda E. Spallone jdoran@dorananddorand.com mdoran@dorananddorand.com;ldoran@dorananddorand.com
Lisa M. Doran	on behalf of Debtor 1 Linda E. Spallone ldoran@dorananddorand.com
Mario John Hanyon	on behalf of Creditor Fay Servicing LLC As Servicer For Wilmington Savings Fund Society, Et. Al. pamb@fedphe.com,

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Page 3 of 3
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mario.hanyon@brockandscott.com

Michele A De Witt

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Ventures Trust 2013-II bkecfinbox@aldridgepite.com, mdewitt@ecf.inforoptcy.com

Rebecca Ann Solarz

on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust bkgroup@kmlawgroup.com

Steven P. Kelly

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Ventures Trust 2013-II skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Steven P. Kelly

on behalf of Creditor Wilmington Savings Fund Society FSB, et al. skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Thomas Song

on behalf of Creditor Fay Servicing LLC As Servicer For Wilmington Savings Fund Society, Et. Al. tomysong0@gmail.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	Linda E. Spallone	Social Security number or ITIN	xxx-xx-9756
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	5:17-bk-04656-MJC		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Linda E. Spallone

4/14/22**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.